



STATE OF WEST VIRGINIA  
OFFICE OF THE ATTORNEY GENERAL  
DARRELL V. MCGRAW, JR.  
CONSUMER PROTECTION DIVISION  
1-800-368-8808 or 304-558-8986

# Press Release

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## FOR IMMEDIATE RELEASE

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### **Attorney General Darrell McGraw Obtains \$35,345.00 in refunds for 38 West Virginia Consumers Misled by a Texas Debt Relief Company**

In November 2007, Regina Bays of South Charleston answered her telephone and heard a recorded message from a company guaranteeing to reduce her credit card debt by at least \$2,500.00. At the end of the recording she was connected with a salesperson for PDM International, Inc. ("PDM"), who promised to send her additional written information about the debt relief program.

Although she was interested, Ms. Bays did not sign up for the program. Nonetheless, she later learned that PDM of Bedford, Texas, had charged her credit card \$990.00. When Ms. Bays was unable to cancel the service, she filed a complaint with Attorney General Darrell McGraw's Consumer Protection Division.

Attorney General McGraw announced today that his office has entered into a settlement with PDM that will result in refunds of \$35,345.00 for 38 West Virginia consumers. In addition to PDM's questionable promise to reduce consumers' credit card debts, McGraw's office also alleged that PDM was engaging in telemarketing sales without a business license or surety bond as required by state law. Importantly, PDM did not give consumers an unconditional right to cancel at least seven days after the telephone sale, as required by West Virginia law.

"Consumers should always be wary of telephone calls from strangers who offer products and services that sound too good to be true. It is best to call my office first before agreeing to purchase questionable services over the phone. Thanks to the complaint of Regina Bays, my office was alerted to PDM's practices and we were able to obtain refunds for all aggrieved consumers. Notwithstanding our concerns about PDM, I commend the company for promising future compliance with West Virginia law and for refunding all payments it collected from West Virginia consumers," said Attorney General McGraw.

Any persons wishing to file a complaint about a consumer matter or to alert Attorney General McGraw about unfair or deceptive practices may do so by calling the Consumer Protection Hot Line, 1-800-368-8808, or by obtaining a complaint form from the consumer web page at [www.wvago.gov](http://www.wvago.gov).

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